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Sent: Monday, May 11, 2009 12:42 AM
To: EBSA, E-OHPSCA - EBSA
Subject: Comments on Mental Health Parity and COBRA

It has been my experience that employer provided insurance exhibits several deficiencies the area of mental health. For some reason, even now in the 21st century, insurance providers are allowed to treat mental illness, the medications required to treat them and the very physicians that administer the health care as if mental illness is not a "true" illness. The policies often provide for severely limited office visits (setting a maximum for each year), small physician selection lists, and physician payments that do not even come close to meeting the rates of psychiatrists. In an age where mental illness is scientifically recognized as having its basis in the physical body, it is hard to reconcile the differences in coverage.

Please help those of us that suffer from these maladies by allowing us equal treatment coverage rather than the insurance industry's 17th century-like discrimination.

On another problem that affects anyone trying to use their rights under COBRA, companies such as AT&T are disregarding COBRA late payment policy, length of access, and basically using ANY excuse to terminate their COBRA obligations early. I have had to pay in advance, been informed that should I become eligible for any other health insurance that my coverage will be terminated, among other hardships that may be visited upon me in direct conflict with both the spirit and letter of COBRA. It is probably too late to help us keep our insurance but, in this economy, many others will be rendered jobless while ill as well.

Thank you,
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